**Reluctance by banks to provide education loans**

*119. SHRI T.T.V. DHINAKARAN: Will the Minister of FINANCE be pleased to state:

(a) whether banks are reluctant to provide education loans;

(b) if so, the reasons therefor; and

(c) the action taken to ensure compliance of providing educational bans by all banks including private banks?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) No, Sir. Public sector and private sector banks are providing education loans.

(c) Indian Banks'Association has circulated the Model Education Loan Scheme 2004 to all Scheduled Commercial Banks including private sector banks for implementation. Education loans up to Rs. 7.5 lakh for study in India and Rs.15 lakh for study abroad are covered under priority sector lending. Government closely monitors the progress of disbursal of such loans and prompt redressal is undertaken in case of denial to any deserving student. Bank Chairman & Managing Directors have also been advised to ensure that there is no tardiness in sanctioning loans to needy and meritorious students. Further, specific complaints relating to non-sanctioning of education loan or non-compliance of guidelines, if any, are enquired into and the Reserve Bank of India takes remedial measures.

**Attraction of more tourists for Taj**

*120. SHRIMATI JAYA BACHCHAN: Will the Minister of TOURISM be pleased to state:

(a) whether it is a fact that a large number of tourists visit Taj every year;

(b) whether Government are aware that the city near Taj is one of the dirtiest places;

(c) whether Government have ever emphasized the need to spruce up the city to local administration so as to attract more tourists there; and

(d) if not, the reasons therefor?